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Date: July 30, 2004

By: Deborah A. Mie

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

PATENT

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENTS AND RESPONSE

RECEIVED

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GROUP 3600

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Honorable Commissioner:

In response to the Final Office Action mailed June 2, 2004, of which this response is within the shortened three (3) months period of response, please consider the following amendments and remarks. Applicant submits herewith an RCE.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.